Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEVADA	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Mark First name  Michael Middle name  Huber  Last name and Suffix (Sr., Jr., II, III)	Sheila First name  Dale Middle name  Huber  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Mark Huber	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6408	xxx-xx-3529

Debtor 1 Mark Michael Huber
Debtor 2 Sheila Dale Huber

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	■ I have not used any business name or EINs.  Business name(s)
		EINs	EINs
5.	Where you live	758 London Eye Court Las Vegas, NV 89178	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Clark	County
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

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	otor 2 Sheila Dale Huber				_	Case number (if known)
Par	t 2: Tell the Court About	Your Bankr	uptcy Cas	se		
7.	The chapter of the Bankruptcy Code you are			ief description of each, see Λ go to the top of page 1 and ch		by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy briate box.
	choosing to file under	☐ Chapte	er 7			
		☐ Chapte	er 11			
		☐ Chapte	er 12			
		■ Chapte	er 13			
8.	How you will pay the fee	abor orde a pr	ut how you er. If your a e-printed a	n may pay. Typically, if you are attorney is submitting your payaddress.	e paying the fee yment on your b	heck with the clerk's office in your local court for more details e yourself, you may pay with cash, cashier's check, or money behalf, your attorney may pay with a credit card or check with
				the fee in installments. If you in Installments (Official Form		option, sign and attach the Application for Individuals to Pay
		☐ I red but i	quest that s not requi ies to your	my fee be waived (You may ired to, waive your fee, and may ramily size and you are unal	request this op nay do so only it ble to pay the fe	ption only if you are filing for Chapter 7. By law, a judge may, if your income is less than 150% of the official poverty line that see in installments). If you choose this option, you must fill out Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No.				
	last o years.	<b>□</b> 165.	District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No □ Yes.				
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.		□ No.	Go to lin	ne 12.		
	residence?	Yes.	Has you	ır landlord obtained an evictio	n judgment aga	ainst you?
				No. Go to line 12.		
			<b>.</b>	Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	About an Evicti	ion Judgment Against You (Form 101A) and file it with this

Case 18-12223-abl Doc 1 Entered 04/19/18 09:46:36 Page 4 of 12 4/19/18 9:46AM Mark Michael Huber Debtor 1 Debtor 2 Sheila Dale Huber Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor Go to Part 4. of any full- or part-time No. business? ☐ Yes. Name and location of business A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is

alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Mark Michael Huber
Debtor 2 Sheila Dale Huber

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-12223-abl Doc 1 Entered 04/19/18 09:46:36 Page 6 of 12

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	tor 1 Mark Michael Hub tor 2 Sheila Dale Huber			Case	e number (if known)	
Part	6: Answer These Quest	ions for R	eporting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consur individual primarily for a personal,			101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily busine money for a business or investmen			
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you owe th	at are not consumer debts or	business debts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. Go	to line 18.		
;   	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available			nd administrative expenses
	administrative expenses		□ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do you estimate that you	<b>1</b> -49		☐ 1,000-5,000	☐ 25,001-50	
	owe?	□ 50-99 □ 100-1 □ 200-9	99	□ 5001-10,000 □ 10,001-25,000	☐ 50,001-10 ☐ More than	
19.	How much do you estimate your assets to be worth?	□ \$100,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 millio □ \$50,000,001 - \$100 millio □ \$100,000,001 - \$500 millio	on	,001 - \$1 billion 00,001 - \$10 billion 000,001 - \$50 billion n \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 millio □ \$50,000,001 - \$100 millio □ \$100,000,001 - \$500 million	on	,001 - \$1 billion 00,001 - \$10 billion 000,001 - \$50 billion n \$50 billion
Part	: 7: Sign Below					
For	you	I have ex	ramined this petition, and I declare u	under penalty of perjury that th	ne information provided is t	rue and correct.
			chosen to file under Chapter 7, I am tates Code. I understand the relief a			
			rney represents me and I did not pa nt, I have obtained and read the noti			lp me fill out this
		I request	relief in accordance with the chapte	er of title 11, United States Co	ode, specified in this petition	n.
		bankrupt and 3571		50,000, or imprisonment for up	o to 20 years, or both. 18 L	
		-	k Michael Huber lichael Huber	/s/ Sheila Sheila Da	Dale Huber	
			e of Debtor 1	Signature o		
		Executed	d on April 19, 2018 MM / DD / YYYY	Executed o	on <b>April 19, 2018</b> MM / DD / YYYY	

Mark Michael Huber Sheila Dale Huber	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jon L. Martin Esq.	Date	April 19, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Jon L. Martin Esq. #9858		
Printed name		
Legal Services		
Firm name		
732 S. 6th St. Suite 202		
Las Vegas, NV 89101		
Number, Street, City, State & ZIP Code		
Contact phone <b>702-400-0000</b>	Email address	bk@halfpricelawyers.com
#9858 NV		
Bar number & State		

Fill in this infor	mation to identify your	case:	
Debtor 1	Mark Michael Hube	,	
	First Name	Middle Name	Last Name
Debtor 2	Sheila Dale Huber		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	DISTRICT OF NEVADA	
(II KIIOWII)			

			<u> </u>	2/15
_		t and serve a copy on your landlord v	when you first file bankruptcy only it:	
yo	u rent your residence	; and		
•		ned a judgment for possession in an o to possess your residence.	eviction, unlawful detainer action, or similar proceeding (called eviction	
L	andlord's name	MAHER S LAHHAM		
L	andlord's address	26406 VALLEY OAK LANE Stevenson Ranch, CA 91381		
		Number, Street, City, State & ZIP Code		
f you	want to stay in your	rented residence after you file your ca	ase for bankruptcy, also complete the certification below.	
	Certification Abo	ut Applicable Law and Deposit o	f Rent	
certi	Certification Aborty under penalty of perj		f Rent	
certi	fy under penalty of perj	ury that:	f Rent ne judgment for possession (eviction judgment), I	
	fy under penalty of perj Under the state or o	ury that:	ne judgment for possession (eviction judgment), I	
	fy under penalty of perj Under the state or o have the right to sta I have given the bar	ury that: ther nonbankruptcy law that applies to the price of the pric	ne judgment for possession ( <i>eviction judgment</i> ), I I the entire delinquent amount. It that would be due during the 30 days after I file the	
	fy under penalty of perj Under the state or o have the right to sta I have given the bar	ury that: ther nonbankruptcy law that applies to the price of the pric	ne judgment for possession ( <i>eviction judgment</i> ), I I the entire delinquent amount. It that would be due during the 30 days after I file the	
	fy under penalty of perj Under the state or o have the right to sta I have given the bar Voluntary Petition fo	ury that: ther nonbankruptcy law that applies to the price of the rent of the	ne judgment for possession ( <i>eviction judgment</i> ), I If the entire delinquent amount. It that would be due during the 30 days after I file the ial Form 101).	

Check the Bankruptcy Rules (www.uscourts.gov/rulesandpolicies/rules.aspx) and the local court's website (to find your court's website, go to www.uscourts.gov/Court\_Locator.aspx) for any specific requirements that you might have to meet to serve this statement. 11 U.S.C. §§ 362(b)(22) and 362(l)

Official Form 101A

Initial Statement About an Eviction Judgment Against You

Stay after the initial 30 days. If you wish to stay in your residence after that 30-day period and continue to receive the protection of the automatic stay under 11 U.S.C. § 362(a)(3), you must pay the entire delinquent amount to your landlord as stated in the eviction judgment before the 30-day period ends. You must also fill out *Statement About Payment of an Eviction* Judgment Against You (Official Form 101B), file it with the bankruptcy court, and serve your landlord a copy of it before the

30-day period ends.

Mark Michael Huber Sheila Dale Huber 758 London Eye Court Las Vegas, NV 89178

Jon L. Martin Esq. Legal Services 732 S. 6th St. Suite 202 Las Vegas, NV 89101

Aargon Agency Acct No 2258104010 Attn: Bankruptcy Department 8668 Spring Mountain Rd Las Vegas, NV 89117

Ad Astra Recovery Acct No 6560634 7330 W 33rd Street N Ste 118 Wichita, KS 67205

AmeriCredit/GM Financial Acct No 446943433 Attn: Bankruptcy Po Box 183853 Arlington, TX 76096

Capital One Acct No 5155970009087293 Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Acct No 337700606793 Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finance Acct No 62062152597051001 Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

cash 1 8450 W. Sahara Ave Las Vegas, NV 89117

Centerpoint Energy Acct No 58307190000066661794 Attn: Bankruptcy Department Po Box 1700 Houston, TX 77251 Check City Po Box 35227 Las Vegas, NV 89133

Commonwealth Financial Systems Acct No D14097012N1 245 Main St Dickson City, PA 18519

Concentric Receivabl Acct No GCCI0001072414394 Po Box 550609 Houston, TX 77255

Conn's HomePlus Acct No 249149632 Attn: Bankruptcy Po Box 2358 Beaumont, TX 77704

Conn's HomePlus Acct No 249149630 Attn: Bankruptcy Po Box 2358 Beaumont, TX 77704

Conn's HomePlus Acct No 249149631 Attn: Bankruptcy Po Box 2358 Beaumont, TX 77704

Constable 301 E. Clark Ave Suite 100 Po Box 552110 Las Vegas, NV 89155

Credit Collections Services Acct No 60871003 Attention: Bankruptcy 725 Canton Street Norwood, MA 02062

Credit Collections Services Acct No 58234217 Attention: Bankruptcy 725 Canton Street Norwood, MA 02062

Credit Collections Services Acct No 54277121 Attention: Bankruptcy 725 Canton Street Norwood, MA 02062 Household Finance Co Acct No 50006000019564 Po Box 961245 Fort Worth, TX 76161

I C System Inc Acct No 64859409001 444 Highway 96 East P.O. Box 64378 St. Paul, MN 55164

IRS
Centralized Insolvency Operation
Po Box 7346
Philadelphia, PA 19101

Jefferson Capital Systems, LLC Acct No 3357078021003 Po Box 1999 Saint Cloud, MN 56302

Koster Finance LLC Legal Dept 4310 S cameron St #9 Las Vegas, NV 89103

MotoLease LLC 10866 Wilshire blvd Apt 565 Los Angeles, CA 90024

Phoenix Financial Services. Llc Acct No 37923725 Po Box 361450 Indianapolis, IN 46236

Portfolio Recovery Acct No CAPIT78059700436836 Po Box 41067 Norfolk, VA 23541

Quantum Coll Acct No 50837601 3224 Civic Center Drive North Las Vegas, NV 89030

Rapid Cash 3527 N. Ridge Road Wichita, KS 67205

Santander Consumer USA Acct No 30000186026461000 Po Box 961245 Ft Worth, TX 76161 Santander Consumer USA Acct No 30000153588271000 Po Box 961245 Ft Worth, TX 76161

SPANISH RIDGE Acct No 2002 7340 WEST RUSSEL ROAD Las Vegas, NV 89113

Timepayment Corp Llc Acct No 324330543243305 16 New England Executive Office Park S. Burlington, MA 01803

Tmobile Po Box 248848 Oklahoma City, OK 73124

Vegas Valley Collectio Acct No 65249074272 Po Box 98344 Las Vegas, NV 89193

Wells Fargo Bank Acct No 4426441046309096 Attn: Bankruptcy Dept Po Box 6429 Greenville, SC 29606

Wells Fargo Bank Acct No 4426441048037182 Attn: Bankruptcy Dept Po Box 6429 Greenville, SC 29606